



Attorney Docket No. 52046-7002

3692
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application of:
Thomas G. Siska

Examiner: Nga B. Nguyen

Art Unit: 3692

Application No.: 09/813,745
Confirmation No.: 3423
U.S. Filing Date: March 21, 2001

For: Loan Product and System for Providing and
Monitoring a Loan Product

**TRANSMITTAL OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. §§ 1.97 AND 1.98**

Mail Stop Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

Applicant submits herewith Form PTO/SB/08a, "Information Disclosure Statement by Applicant."

The Examiner is requested to consider carefully the complete text of the listed references in connection with the examination of this application. It is requested that the listed references be made of record and included in the "References Cited" portion of any patent issuing from this application.

Pursuant to the Notice from the U.S. Patent and Trademark Office ("PTO") dated October 12, 2004, the PTO has waived the requirement under 37 C.F.R. 1.98(a)(2)(i) requiring submission of a copy of each cited U.S. patent and each cited U.S. patent application for all applications regardless of filing date and for all international applications entering the national stage under 35 U.S.C. § 371 regardless of U.S. filing date.

Applicant states that no item of information contained in this Supplemental Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned after making reasonable inquiry,

no item of information contained in this Supplemental Information Disclosure Statement was known to any individual designated in § 1.56(c) more than three (3) months prior to the filing of this Supplemental Information Disclosure Statement. The references were first cited to Applicant by the Examiner in an Office Action dated June 20, 2007, for U.S. Application Serial No. 09/995,955, also owned by the Applicant.

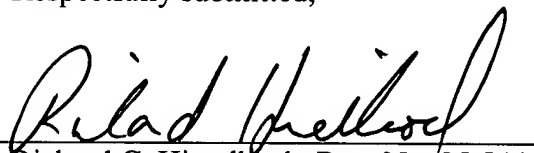
Since this Statement is being filed before the mailing date of a final Official Action under § 1.311, Applicant respectfully submits that no fee is necessary. However, the Commissioner is authorized to debit Deposit Account No. 50-2803.

You are hereby authorized to debit our Deposit Account No. 50-2803 for any payment deficiencies with regard to the above communication.

Respectfully submitted,

Date: July 20, 2007

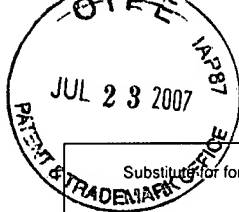
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CERTIFICATE OF MAILING (37 C.F.R. § 1.8a)

I hereby certify that this correspondence is, on the date shown below, being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner For Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on July 20, 2007.





Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	09/813,745
Filing Date	March 21, 2001
First Named Inventor	Siska, Thomas
Art Unit	3692
Examiner Name	Nga B. Nguyen

Sheet

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Attorney Docket No: 52046-7002

US PATENT DOCUMENTS

Examiner Initial *	Cite No	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Filing Date If Appropriate
		US-5907828	05/25/1999	Meyer, B. et al.	
		US-7028007B	04/11/2006	Abrahams, S. et al.	
		US-6460021	10/01/2002	Kirksey, W.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of cited Document	T ²

OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

EXAMINER

DATE CONSIDERED

Substitute Disclosure Statement Form (PTO-1449)

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional) 2 Applicant is to place a check mark here if English language Translation is attached

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